

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Deborah Johnson  
Debtor

Case No. 13-50777-mss  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-5

User: admin  
Form ID: 234a

Page 1 of 2  
Total Noticed: 18

Date Rcvd: Jul 10, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2013.

db  
22191461 +Deborah Johnson, 736 Wall St., Akron, OH 44310-2943  
22191461 +Akron Square Chiropractic, 1419 Arlington Road, Akron OH 44306-3711  
22191462 +Ashro, 3650 Milwaukee St., Madison WI 53714-2304  
22191463 +Buckeye Lending Solutions, 7001 Post Rd., Suite 300, Dublin OH 43016-8066  
22191464 +CashSmart, 23823 Lorain Road, Suite 240, North Olmsted OH 44070-2254  
22191466 +Check Smart, 696 Howe Ave, Cuyahoga Falls OH 44221-5157  
22191468 +Credit Bureau Centre - Masseys, PO Box 273, Monroe WI 53566-0273  
22191469 +Endocrine Associates Inc., 444 North Main St., Suite 306, Akron OH 44310-3110  
22191472 +National Credit Adjusters, PO Box 3023, Hutchinson KS 67504-3023  
22191473 +OneMain, 6801 Colwell Blvd., Irving TX 75039-3198  
22191476 +Summa Akron/St Thomas Hospital, PO Box 182301, Columbus OH 43218-2301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22191459 +EDI: ACECASHXPRESS.COM Jul 10 2013 22:38:00 Ace Cash Express, Inc., 1231 Greenway Dr.,  
Irving TX 75038-2511  
22191460 +Fax: 864-336-7400 Jul 10 2013 23:40:19 Advance America, 1417 S. Arlington St.,  
Akron OH 44306-3711  
22191467 +EDI: WFNNB.COM Jul 10 2013 22:38:00 Comenity Bank, POB 182789, Columbus OH 43218-2789  
22191470 +E-mail/Text: bankruptcynotices@advanceamerica.net Jul 10 2013 22:49:39 First American Loans,  
1509 S. Arlington Rd., Akron OH 44306-3831  
22191471 +EDI: RMSC.COM Jul 10 2013 22:38:00 GE/JC Penny, PO Box 965007, Orlando FL 32896-5007  
22191475 +EDI: WFNNB.COM Jul 10 2013 22:38:00 Roamans Card, POB 182789, Columbus OH 43218-2789  
22191478 +EDI: WFNNB.COM Jul 10 2013 22:38:00 Wells Fargo/The Avenue, PO Box 182789,  
Columbus OH 43218-2789

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

22191465 Check N Go, 1902 Bucholzer Blvd.  
22191474 Pay Day Cash Advance  
22191477\* +Summa Akron/St. Thomas Hospital, PO Box 182301, Columbus OH 43218-2301

TOTALS: 2, \* 1, ## 0

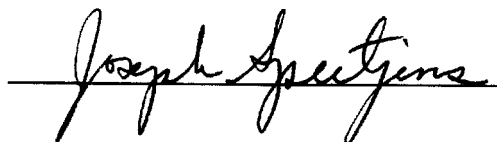
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2013

Signature:



District/off: 0647-5

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2013 at the address(es) listed below:

Kathryn A Belfance kb@rlblp.com, oh01@ecfcbis.com  
Warner Mendenhall on behalf of Debtor Deborah Johnson warnermendenhall@hotmail.com,  
bcyecfnotify@rushpost.com

TOTAL: 2

Northern District Of Ohio  
455 John F. Seiberling Federal Building  
US Courthouse  
2 South Main Street  
Akron, OH 44308

**In re:**

Deborah Johnson

**Case No.:** 13-50777-mss

**Chapter:** 7

**Address:**

736 Wall St.  
Akron, OH 44310

**Last four digits of Social Security No.:**

xxx-xx-1197

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** July 10, 2013  
Form ohnb234

/s/ Marilyn Shea-Stonum  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**\* The Discharge Order is a very important document. Please keep a copy of it in your records \***

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Discrimination Prohibited**

Employers are prohibited from discriminating against you because you filed bankruptcy. Similarly, a professional license or driver's license may not be revoked, suspended or denied because you filed bankruptcy.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**